

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Melinda J. Holderman  
Victor C. Holderman  
Debtors

Case No. 19-05367-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: May 12, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2025:**

Recip ID	Recipient Name and Address
5290713	+ Dick's Field & Stream, P.O. Box 960012, Orlando, FL 32896-0012
5290716	Geisinger, P.O. Box 983148, Boston, MA 02298
5290720	+ Lendmark Financial, 2264 E. College Ave., State College, PA 16801-7205
5290723	+ Mt. Nittany Medical Center, Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346
5290729	+ Sam's Club, P.O. Box 530930, Atlanta, GA 30353-0930
5283976	+ Snchrony Bank by AIS InfoSource, LP as, agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
db	+ Email/Text: mjholderman@yahoo.com	May 12 2025 18:41:00	Melinda J. Holderman, 500 Beaver Road, Julian, PA 16844-8626
jdb	+ Email/Text: mjholderman@yahoo.com	May 12 2025 18:41:00	Victor C. Holderman, 500 Beaver Road, Julian, PA 16844-8626
cr	+ EDI: AISACG.COM	May 12 2025 22:40:00	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	May 12 2025 22:40:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	May 12 2025 22:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ EDI: PRA.COM	May 12 2025 22:40:00	PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: AISACG.COM	May 12 2025 22:40:00	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5423015	+ EDI: AISACG.COM	May 12 2025 22:40:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5298934	EDI: GMACFS.COM	May 12 2025 22:40:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
5290708	+ EDI: GMACFS.COM	May 12 2025 22:40:00	Ally Payment Processing Center, P.O. Box 9001951, Louisville, KY 40290-1951
5290709	+ EDI: CAPITALONE.COM	May 12 2025 22:40:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
5290710	+ EDI: CAPITALONE.COM	May 12 2025 22:40:00	Capital One, P.O. Box 71087, Charlotte, NC 28272-1087
5290243	EDI: CAPITALONE.COM	May 12 2025 22:40:00	Capital One Bank (USA), N.A., by American

District/off: 0314-4  
Date Rcvd: May 12, 2025

User: AutoDocke  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 47

			InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5303609	EDI: CITICORP	May 12 2025 22:40:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5290711	+ EDI: WFNNB.COM	May 12 2025 22:40:00	Comenity Capital Bank, Bankruptcy Department, P.O. Box 183043, Columbus, Ohio 43218-3043
5290712	+ Email/PDF: creditonebknotifications@resurgent.com	May 12 2025 18:48:16	Credit One, P.O. Box 98873, Las Vegas, NV 89193-8873
5311529	Email/Text: ECMCBKNotices@ecmc.org	May 12 2025 18:41:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
5290714	+ EDI: AMINFOFP.COM	May 12 2025 22:40:00	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
5290715	+ EDI: USBANKARS.COM	May 12 2025 22:40:00	Fulton Bank, Card Member Service, P.O. Box 790408, St. Louis, MO 63179-0408
5290717	+ EDI: CAPIO.COM	May 12 2025 22:40:00	Geisinger Clinic, c/o Capio Partners, LLC, P.O. Box 3778, Sherman, TX 75091-3778
5290718	+ Email/Text: bankruptcies@penncredit.com	May 12 2025 18:41:00	Geisinger Medical Group, C/o Penn Credit, P.O. Box 69703, Harrisburg, PA 17106-9703
5286860	Email/Text: bk@lendmarkfinancial.com	May 12 2025 18:41:00	Lendmark Financial Services, LLC, 2118 Usher St., Covington, GA 30014
5578338	+ Email/PDF: resurgentbknotifications@resurgent.com	May 12 2025 18:48:15	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5578339	+ Email/PDF: resurgentbknotifications@resurgent.com	May 12 2025 18:48:05	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5288306	Email/PDF: resurgentbknotifications@resurgent.com	May 12 2025 18:48:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5290719	+ EDI: LENDNGCLUB	May 12 2025 22:40:00	Lending Club, P.O. Box 39000, Dept. 34268, San Francisco, CA 94139-0001
5290722	+ Email/Text: unger@members1st.org	May 12 2025 18:41:00	Members 1st Federal Credit Union, P.O. Box 40, Mechanicsburg, PA 17055-0040
5290724	+ Email/PDF: bankruptcy_prod@navient.com	May 12 2025 18:48:00	Navient, 220 Lasley Ave., Wilkes-Barre, PA 18706-1430
5290725	+ Email/Text: collections.bankruptcy@nuvisioncu.org	May 12 2025 18:41:00	NuVision Credit Union, 7812 Edinger Ave., Huntington Beach, CA 92647-3727
5286831	+ EDI: AGFINANCE.COM	May 12 2025 22:40:00	OneMain, P.O. Box 3251, Evansville, IN 47731-3251
5290726	+ EDI: AGFINANCE.COM	May 12 2025 22:40:00	OneMain Financial, 1341 S. Atherton St., State College, PA 16801-6272
5295364	EDI: PRA.COM	May 12 2025 22:40:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5305014	+ Email/PDF: ebnotices@pnmac.com	May 12 2025 18:48:46	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5290727	+ Email/PDF: ebnotices@pnmac.com	May 12 2025 18:48:08	Pennymac Loan Services, LLC, P.O. Box 660929, Dallas, TX 75266-0929
5290728	+ EDI: SALLIEMAEBANK.COM	May 12 2025 22:40:00	Sallie Mae, P.O. Box 8377, Philadelphia, PA 19101-8377
5300978	EDI: SALLIEMAEBANK.COM	May 12 2025 22:40:00	Sallie Mae, PO Box 3319, Wilmington, DE 19804-4319
5290730	+ EDI: CITICORP	May 12 2025 22:40:00	Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055

District/off: 0314-4  
Date Rcvd: May 12, 2025

User: AutoDocke  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 47

5290731	+ EDI: CITICORP	May 12 2025 22:40:00	Shop Your Own Way Mastercard, P.O. Box 9001104, Louisville, KY 40290-1104
5290732	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 12 2025 18:41:00	U.S. Dept. of Education, P.O. Box 2837, Portland, OR 97208-2837
5290733	EDI: WFNNB.COM	May 12 2025 22:40:00	Ultra - Comenity, P.O. Box 659450, San Antonio, TX 78265
5290721	+ EDI: CAPITALONE.COM	May 12 2025 22:40:00	maurices Capital One, P.O. Box 71106, Charlotte, NC 28272-1106

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5578340	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5578341	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5303145	*+	Snchrony Bank by AIS InfoSource, LP as, agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Jeffrey Stover	on behalf of Debtor 2 Victor C. Holderman jstover@nittanylaw.com
Jeffrey Stover	on behalf of Debtor 1 Melinda J. Holderman jstover@nittanylaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1

Melinda J. Holderman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6028

EIN --

Debtor 2

Victor C. Holderman

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3643

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:19-bk-05367-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Melinda J. Holderman

Victor C. Holderman

**By the  
court:**5/12/25Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**